B1 (Official Form 1)(04/13)

# United States Bankruptcy Court
## District of Massachusetts

# Voluntary Petition

| Debtor | Joint Debtor |
|---|---|
| Name of Debtor (if individual, enter Last, First, Middle): **Arsenault, Patrick J.** | Name of Joint Debtor (Spouse) (Last, First, Middle): **Arsenault, Jacqueline S.** |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) **xxx-xx-5228** | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) **xxx-xx-1303** |
| Street Address of Debtor (No. and Street, City, and State): **11 Quaker Lane, Bourne, MA** ZIP Code **02532** | Street Address of Joint Debtor (No. and Street, City, and State): **11 Quaker Lane, Bourne, MA** ZIP Code **02532** |
| County of Residence or of the Principal Place of Business: **Barnstable** | County of Residence or of the Principal Place of Business: **Barnstable** |
| Mailing Address of Debtor (if different from street address): ZIP Code | Mailing Address of Joint Debtor (if different from street address): ZIP Code |

Location of Principal Assets of Business Debtor (if different from street address above):

**Type of Debtor**
(Form of Organization) (Check one box)

- ■ Individual (includes Joint Debtors)
  *See Exhibit D on page 2 of this form.*
- ☐ Corporation (includes LLC and LLP)
- ☐ Partnership
- ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)

**Chapter 15 Debtors**
Country of debtor's center of main interests:

Each country in which a foreign proceeding by, regarding, or against debtor is pending:

**Nature of Business**
(Check one box)

- ☐ Health Care Business
- ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
- ☐ Railroad
- ☐ Stockbroker
- ☐ Commodity Broker
- ☐ Clearing Bank
- ☐ Other

**Tax-Exempt Entity**
(Check box, if applicable)

- ☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).

**Chapter of Bankruptcy Code Under Which the Petition is Filed** (Check one box)

- ■ Chapter 7
- ☐ Chapter 9
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

**Nature of Debts**
(Check one box)

- ■ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ Debts are primarily business debts.

**Filing Fee** (Check one box)

- ■ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.
- ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

**Chapter 11 Debtors**

Check one box:
- ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
- ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).

Check if:
- ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than $2,490,925 *(amount subject to adjustment on 4/01/16 and every three years thereafter).*

Check all applicable boxes:
- ☐ A plan is being filed with this petition.
- ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

**Statistical/Administrative Information**

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ■ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors

| ☐ | ■ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
|---|---|---|---|---|---|---|---|---|---|
| 1-49 | 50-99 | 100-199 | 200-999 | 1,000-5,000 | 5,001-10,000 | 10,001-25,000 | 25,001-50,000 | 50,001-100,000 | OVER 100,000 |

Estimated Assets

| ■ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
|---|---|---|---|---|---|---|---|---|---|
| $0 to $50,000 | $50,001 to $100,000 | $100,001 to $500,000 | $500,001 to $1 million | $1,000,001 to $10 million | $10,000,001 to $50 million | $50,000,001 to $100 million | $100,000,001 to $500 million | $500,000,001 to $1 billion | More than $1 billion |

Estimated Liabilities

| ☐ | ☐ | ■ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
|---|---|---|---|---|---|---|---|---|---|
| $0 to $50,000 | $50,001 to $100,000 | $100,001 to $500,000 | $500,001 to $1 million | $1,000,001 to $10 million | $10,000,001 to $50 million | $50,000,001 to $100 million | $100,000,001 to $500 million | $500,000,001 to $1 billion | More than $1 billion |

## Voluntary Petition

*(This page must be completed and filed in every case)*

Name of Debtor(s):
**Arsenault, Patrick J.**
**Arsenault, Jacqueline S.**

**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

| Location Where Filed: | Case Number: | Date Filed: |
|---|---|---|
| - None - | | |
| Location Where Filed: | Case Number: | Date Filed: |

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

| Name of Debtor: | Case Number: | Date Filed: |
|---|---|---|
| - None - | | |
| District: | Relationship: | Judge: |

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Richard J. Cohen BBO August 27, 2013
Signature of Attorney for Debtor(s) (Date)
Richard J. Cohen BBO #090240

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

■ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

■ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

________________________________
(Name of landlord that obtained judgment)

________________________________
(Address of landlord)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

# Voluntary Petition

*(This page must be completed and filed in every case)*

Name of Debtor(s):
**Arsenault, Patrick J.**
**Arsenault, Jacqueline S.**

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X **/s/ Patrick J. Arsenault**
Signature of Debtor **Patrick J. Arsenault**

X **/s/ Jacqueline S. Arsenault**
Signature of Joint Debtor **Jacqueline S. Arsenault**

Telephone Number (If not represented by attorney)

**August 27, 2013**
Date

### Signature of Attorney*

X **/s/ Richard J. Cohen BBO**
Signature of Attorney for Debtor(s)

**Richard J. Cohen BBO #090240**
Printed Name of Attorney for Debtor(s)

**Richard J. Cohen, Esq., P.C**
Firm Name

**PO Box 1085**
**Centerville, MA 02632**

Address

**Email: rjcbkcy@hotmail.com**
**508-771-6400 Fax: 508-771-6216**
Telephone Number

**August 27, 2013**
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

B1 (Official Form 1)(04/13)

## Voluntary Petition

*(This page must be completed and filed in every case)*

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Arsenault, Patrick J.
Arsenault, Jacqueline S.

**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

| Location Where Filed: | Case Number: | Date Filed: |
|---|---|---|
| - None - | | |
| Location Where Filed: | Case Number: | Date Filed: |

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

| Name of Debtor: | Case Number: | Date Filed: |
|---|---|---|
| - None - | | |
| District: | Relationship: | Judge: |

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

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(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X [signature] 8-23-2013
Signature of Attorney for Debtor(s) (Date)
Richard J. Cohen BBO #090240

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

■ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

■ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

____________________________
(Name of landlord that obtained judgment)

____________________________
(Address of landlord)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

# Voluntary Petition

*(This page must be completed and filed in every case)*

Name of Debtor(s):
**Arsenault, Patrick J.**
**Arsenault, Jacqueline S.**

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X ______________________
Signature of Debtor **Patrick J. Arsenault**

X ______________________
Signature of Joint Debtor **Jacqueline S. Arsenault**

______________________
Telephone Number (If not represented by attorney)

8-23-2013
Date

### Signature of Attorney*

X ______________________
Signature of Attorney for Debtor(s)

**Richard J. Cohen BBO #090240**
Printed Name of Attorney for Debtor(s)

**Richard J. Cohen, Esq., P.C**
Firm Name

**PO Box 1085**
**Centerville, MA 02632**

Address

**Email: rjcbkcy@hotmail.com**
**508-771-6400 Fax: 508-771-6216**
Telephone Number

8-23-2013
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X ______________________
Signature of Authorized Individual

______________________
Printed Name of Authorized Individual

______________________
Title of Authorized Individual

______________________
Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X ______________________
Signature of Foreign Representative

______________________
Printed Name of Foreign Representative

______________________
Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

______________________
Printed Name and title, if any, of Bankruptcy Petition Preparer

______________________
Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

______________________
Address

X ______________________

______________________
Date

Signature of bankruptcy petition preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

# OFFICIAL FORM 7

## United States Bankruptcy Court
### District of Massachusetts

In re Patrick J. Arsenault
Jacqueline S. Arsenault
Debtor(s)

Case No. ____________
Chapter 7

## DECLARATION RE: ELECTRONIC FILING

PART I- DECLARATION OF PETITIONER

I [We] Patrick J. Arsenault and Jacqueline S. Arsenault, ***hereby declare(s) under penalty of perjury*** that all of the information contained in my _____ (singly or jointly the "Document"), filed electronically, is true and correct. I understand that this *DECLARATION* is to be filed with the Clerk of Court electronically concurrently with the electronic filing of the Document. I understand that failure to file this *DECLARATION* may cause the Document to be struck and any request contained or relying thereon to be denied, without further notice.

I further understand that pursuant to the Massachusetts Electronic Filing Local Rule (MEFLR)-7(a) all paper documents containing original signatures executed under the penalties of perjury and filed electronically with the Court are the property of the bankruptcy estate and shall be maintained by the authorized CM/ECF Registered User for a period of five (5) years after the closing of this case.

Dated: 8-23-2013

Signed: [signature]
Patrick J. Arsenault
(Affiant)

[signature]
Jacqueline S. Arsenault
(Joint Affiant)

PART II - DECLARATION OF ATTORNEY (IF AFFIANT IS REPRESENTED BY COUNSEL)

I certify that the affiant(s) signed this form before I submitted the Document, I gave the affiant(s) a copy of the Document and this *DECLARATION*, and I have followed all other electronic filing requirements currently established by local rule and standing order. This *DECLARATION* is based on all information of which I have knowledge and my signature below constitutes my certification of the foregoing under Fed. R. Bankr. P. 9011. I have reviewed and will comply with the provisions of MEFR 7.

Dated: 8-23-2013

Signed: [signature]
Richard J. Cohen BBO #090240
Attorney for Affiant

B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court
## District of Massachusetts

In re **Patrick J. Arsenault, Jacqueline S. Arsenault**, Debtors

Case No. ____________

Chapter **7**

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|---|---|---|---|---|
| A - Real Property | Yes | 1 | 5,600.00 | | |
| B - Personal Property | Yes | 3 | 22,132.21 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | 18,832.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 2 | | 2,192.50 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 16 | | 144,483.00 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 2 | | | 7,655.25 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 2 | | | 7,987.00 |
| Total Number of Sheets of ALL Schedules | | 30 | | | |
| | | Total Assets | 27,732.21 | | |
| | | | Total Liabilities | 165,507.50 | |

Form 6 - Statistical Summary (12/07)

# United States Bankruptcy Court
## District of Massachusetts

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**, Debtors

Case No. ______

Chapter **7**

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

| Type of Liability | Amount |
|---|---|
| Domestic Support Obligations (from Schedule E) | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | 2,192.50 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | 0.00 |
| Student Loan Obligations (from Schedule F) | 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | 0.00 |
| TOTAL | 2,192.50 |

**State the following:**

| | |
|---|---|
| Average Income (from Schedule I, Line 16) | 7,655.25 |
| Average Expenses (from Schedule J, Line 18) | 7,987.00 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 ) | 11,854.24 |

**State the following:**

| | | |
|---|---|---|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | 6,621.03 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | 2,192.50 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | 0.00 |
| 4. Total from Schedule F | | 144,483.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | 151,104.03 |

B6A (Official Form 6A) (12/07)

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**, Debtors

Case No. ______________________

# SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|---|---|---|---|---|
| **1 week time share in Orlando** | | **J** | **5,600.00** | **uncert/unliq** |

Sub-Total > **5,600.00** (Total of this page)

Total > **5,600.00**

(Report also on Summary of Schedules)

**0** continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**
Debtors

Case No.

# SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."
If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property | NONE | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|---|---|---|---|
| 1. Cash on hand | | **cash on hand** | **J** | **500.00** |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | **Mutual Bank, joint checking acct.#...5166** | **J** | **117.21** |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | **X** | | | |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | **Miscellaneous household goods, furnishings, computer and printer** | **J** | **4,500.00** |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | | **miscellaneous books and pictures** | **J** | **300.00** |
| 6. Wearing apparel. | | **miscellaneous wearing apparel** | **J** | **400.00** |
| 7. Furs and jewelry. | | **wedding rings, (2) watches** | **J** | **1,200.00** |
| 8. Firearms and sports, photographic, and other hobby equipment. | | **digital camera; hockey sticks and skates; golf clubs** | **J** | **200.00** |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | | **term life insurance - ncv** | **-** | **0.00** |
| 10. Annuities. Itemize and name each issuer. | **X** | | | |

Sub-Total > **7,217.21**
(Total of this page)

**2** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**, Debtors

Case No. ______________________

# SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|---|---|---|---|
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | **Mass Mutual 401-k not estate property ( $51,878.86)** | **H** | **0.00** |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | | **10 shares of Patterson ( old Dental company- difficult to sell)** | **J** | **380.00** |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |

Sub-Total > **380.00**
(Total of this page)

Sheet **1** of **2** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**, Debtors

Case No. ______________________

# SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | NONE | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|---|---|---|---|
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | **2009 Dodge Journey SXT 110,000 miles (balance on loan: $14,473)** | **W** | **7,842.00** |
| | | **2007 Honda Accord 152,000 miles ( balance on loan: $4,359)** | **H** | **6,693.00** |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | | **1 cat** | **J** | **0.00** |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | X | | | |

Sub-Total > **14,535.00**
(Total of this page)
Total > **22,132.21**

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

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In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**
Debtors

Case No. ______________________

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)
■ 11 U.S.C. §522(b)(2)
☐ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds $155,675. *(Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)*

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|---|---|---|---|
| **Real Property** | | | |
| 1 week time share in Orlando | 11 U.S.C. § 522(d)(1) | 8,000.00 | 5,600.00 |
| **Cash on Hand** | | | |
| cash on hand | 11 U.S.C. § 522(d)(5) | 500.00 | 500.00 |
| **Checking, Savings, or Other Financial Accounts, Certificates of Deposit** | | | |
| Mutual Bank, joint checking acct.#...5166 | 11 U.S.C. § 522(d)(5) | 117.21 | 117.21 |
| **Household Goods and Furnishings** | | | |
| Miscellaneous household goods, furnishings, computer and printer | 11 U.S.C. § 522(d)(3) | 4,500.00 | 4,500.00 |
| **Books, Pictures and Other Art Objects; Collectibles** | | | |
| miscellaneous books and pictures | 11 U.S.C. § 522(d)(3) | 300.00 | 300.00 |
| **Wearing Apparel** | | | |
| miscellaneous wearing apparel | 11 U.S.C. § 522(d)(3) | 400.00 | 400.00 |
| **Furs and Jewelry** | | | |
| wedding rings, (2) watches | 11 U.S.C. § 522(d)(4) | 3,100.00 | 1,200.00 |
| **Firearms and Sports, Photographic and Other Hobby Equipment** | | | |
| digital camera; hockey sticks and skates; golf clubs | 11 U.S.C. § 522(d)(5) | 200.00 | 200.00 |
| **Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans** | | | |
| Mass Mutual 401-k not estate property ( $51,878.86) | 11 U.S.C. § 522(d)(10)(E) Patterson vs. Schumate | 0.00 | 0.00 |
| **Stock and Interests in Businesses** | | | |
| 10 shares of Patterson ( old Dental company- difficult to sell) | 11 U.S.C. § 522(d)(5) | 380.00 | 380.00 |
| **Automobiles, Trucks, Trailers, and Other Vehicles** | | | |
| 2009 Dodge Journey SXT 110,000 miles (balance on loan: $14,473) | 11 U.S.C. § 522(d)(2) | 3,675.00 | 7,842.00 |
| 2007 Honda Accord 152,000 miles ( balance on loan: $4,359) | 11 U.S.C. § 522(d)(2) | 3,675.00 | 6,693.00 |
| **Other Exemptions** | | | |
| Remaining unused aggregate applied to any and all other exemptions allowed under applicable bankrutpcy law. | 11 U.S.C. § 522(d)(5) | 24,252.79 | uncert/unliq |
| | Total: | 49,100.00 | 27,732.21 |

__0__ continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**
Debtors

Case No. ______________________

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor" ,include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|---|---|---|---|---|---|---|---|
| Account No. **7039580**<br>**Disney Vacation Club**<br>**Member Services**<br>**1390 Celebration Blvd**<br>**Kissimmee, FL 34747** | | **J** | **1 week time share in Orlando**<br>Value $ **5,600.00** | | **X** | | **uncert/unliq** | **uncert/unliq** |
| Account No. **#4002058570**<br>**Doris & Alec Marsden**<br>**38 Hathaway Circle**<br>**Rochester, MA 02770** | | **J** | **auto loan**<br>**2009 Dodge Journey SXT 110,000 miles (balance on loan: $14,473)**<br>Value $ **7,842.00** | | | | **14,473.00** | **6,621.03** |
| Account No. **01IL4001839408**<br>**Doris & Alec Marsden**<br>**38 Hathaway Circle**<br>**Rochester, MA 02770** | | **J** | **auto loan**<br>**2007 Honda Accord 152,000 miles ( balance on loan: $4,359)**<br>Value $ **6,693.00** | | | | **4,359.00** | **0.00** |
| Account No. | | | Value $ | | | | | |

**0** continuation sheets attached

| | | |
|---|---|---|
| Subtotal (Total of this page) | **18,832.00** | **6,621.03** |
| Total (Report on Summary of Schedules) | **18,832.00** | **6,621.03** |

**B6E (Official Form 6E) (4/13)**

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In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault** , Case No. ______________
Debtors

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to $12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to $6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to $2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

■ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* *Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

**1** continuation sheets attached

B6E (Official Form 6E) (4/13) - Cont.

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**
, Debtors

Case No. ________________

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts Owed to Governmental Units**

TYPE OF PRIORITY

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY / AMOUNT ENTITLED TO PRIORITY |
|---|---|---|---|---|---|---|---|---|
| Account No.<br>**Massachusetts Department of Revenue<br>Litigation Bureau - Bankruptcy Unit<br>PO Box 9564<br>Boston, MA 02114** | | **J** | **2012 taxes** | | | | **2,192.50** | **0.00**<br>**2,192.50** |
| Account No. | | | | | | | | |
| Account No. | | | | | | | | |
| Account No. | | | | | | | | |
| Account No. | | | | | | | | |

Sheet **1** of **1** continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims

| | | |
|---|---|---|
| Subtotal (Total of this page) | **2,192.50** | **0.00**<br>**2,192.50** |
| Total (Report on Summary of Schedules) | **2,192.50** | **0.00**<br>**2,192.50** |

B6F (Official Form 6F) (12/07)

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**
, Debtors

Case No. ________________

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No. **...9940**<br>**ACB Recovery**<br>**PO Box 177**<br>**Cincinnati, OH 45201** | | **J** | **collections** | | **X** | | **uncert/unliq** |
| Account No. **HFH5992; RAP335093**<br>**AMS Plus**<br>**91 Stiles Road, # 100**<br>**Salem, NH 03079** | | **J** | **medical** | | | | **35.00** |
| Account No. **4146 8500 0098 4463**<br>**Aspire**<br>**PO Box 105555**<br>**Atlanta, GA 30348** | | **J** | **credit card** | | | | **3,675.00** |
| Account No. **...5361; 23170998**<br>**Asset Acceptance/Firstsource advantage**<br>**205 Bryant Woods South**<br>**Buffalo, NY 14228** | | **J** | **collections; additional addess** | | | | **uncert/unliq** |

**15** continuation sheets attached

Subtotal (Total of this page) **3,710.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**, Debtors

Case No. ________________

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No. **872637759**<br>**Bank of America**<br>**PO Box 982238**<br>**El Paso, TX 79998** | | **J** | **deficiency balance on M1 for foreclosed property located at 26 Deer Hill Lane, Carver, MA 02330.** | **X** | **X** | | **uncert/unliq** |
| Account No. **480011316840**<br>**Bank of America**<br>**PO Box 982235**<br>**El Paso, TX 79998** | | **J** | **credit card** | | | | **700.00** |
| Account No. **5466 3884 0546 6280**<br>**Barclays/ USAIR**<br>**PO Box 8801**<br>**Wilmington, DE 19899** | | **J** | **credit card** | | | | **9,121.00** |
| Account No. **...9138; ...2339**<br>**Bayside Emergency Medical Associates**<br>**6 Lakeville Business Park**<br>**Lakeville, MA 02347** | | **J** | **medical** | | | | **uncert/unliq** |
| Account No.<br>**Braintree Rehabilation Hospital**<br>**250 Pond Street**<br>**Braintree, MA 02184** | | **J** | **medical** | | | | **184.00** |

Sheet no. **1** of **15** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): **10,005.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**
Debtors

Case No. ______________________

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No. **21583059**<br>**Brigham Womens Hospital<br>P O Box 3320<br>Boston, MA 02241** | | J | **medical** | | | | **103.00** |
| Account No. **215830591**<br>**BWPO Anesthesia<br>PO Box 3681<br>Boston, MA 02241** | | J | **medical services** | | | | **523.00** |
| Account No. **109955294- $334; 110796927-$54**<br>**Cape Cod Hospital<br>PO Box 849153<br>Boston, MA 02284** | | J | **medical services** | | | | **388.00** |
| Account No. **5178 0523 8142 8487**<br>**Capital One<br>PO Box 85015<br>Richmond, VA 23285** | | J | **credit card** | | | | **828.00** |
| Account No. **4862 3625 6748 1372**<br>**Capital One<br>PO Box 30285<br>Salt Lake City, UT 84130** | | J | **credit card<br>Wareham District Court<br>Docket# 0860CV1085<br>Docket# 0960SP545** | | | | **2,531.00** |

Sheet no. 2 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **4,373.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**
, Debtors

Case No. ______________

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No. **4121 7415 8751 3958**<br>**Capital One**<br>**PO Box 30285**<br>**Salt Lake City, UT 84130** | | **J** | **credit card** | | | | **1,966.00** |
| Account No. **5291 4920 5454 5716; #5269**<br>**Capital One**<br>**PO Box 30285**<br>**Salt Lake City, UT 84130** | | **J** | **credit card**<br>**Wareham District Court**<br>**Docket# 0860CV979**<br>**Docket# 0960SC768** | | | | **12,434.00** |
| Account No. **4305 7221 2410 6587**<br>**Capital One**<br>**PO Box 30285**<br>**Salt Lake City, UT 84130** | | **J** | **credit card** | | | | **7,151.00** |
| Account No. **4791 2424 0869 5859**<br>**Capital One**<br>**PO Box 30285**<br>**Salt Lake City, UT 84130** | | **J** | **credit card** | | | | **1,890.00** |
| Account No. **...3789**<br>**Capital One**<br>**PO Box 30281**<br>**Salt Lake City, UT 84130** | | **J** | **credit card; dental** | | **X** | | **uncert/unliq** |

Sheet no. 3 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): **23,441.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**, Debtors

Case No. ______________________

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No. **5801 0000 0311...**<br>**Capital One**<br>**PO Box 30281**<br>**Salt Lake City, UT 84130** | | **J** | **credit card** | | | | **uncert/unliq** |
| Account No. **6019 1803 8453 5635**<br>**Care Credit / GEMB**<br>**PO Box 960061**<br>**Orlando, FL 32896** | | **J** | **medical/dental** | | | | **7,178.00** |
| Account No. **59958**<br>**CH Neurology Foundation**<br>**55 Pond AVe., Ste. 103**<br>**Brookline, MA 02445** | | **J** | **medical** | | | | **138.00** |
| Account No.<br>**Charlton Hospital/ ST. Lukes**<br>**363 Highland Avenue**<br>**Fall River, MA 02720** | | **J** | **medical** | | | | **100.00** |
| Account No. **24690576; 54099010062- $6202**<br>**Chase Bank USA, NA**<br>**PO Box 15298**<br>**Wilmington, DE 19850** | | **J** | **credit card #447941104180 -$8,159** | | | | **14,361.00** |

Sheet no. 4 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): **21,777.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**
, Debtors

Case No. ______________

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No. **54550187**<br><br>**Children's Hospital<br>PO Box 415286<br>Boston, MA 02241** | | J | **medical** | | | | **484.00** |
| Account No. **4245123**<br><br>**CHMC Anesthesia Foundation<br>c/o Peter Roberts & Associates, Inc.<br>231 E. Main St.<br>Suite 201<br>Milford, MA 01757** | | J | **medical** | | | | **554.00** |
| Account No. **1017870 1**<br><br>**CHMC Otolaryngologic Foundation<br>PO Box 843069<br>Boston, MA 02284** | | J | **medical** | | | | **564.00** |
| Account No. **5424 1807 7574 8871**<br><br>**Citibank<br>PO Box 769004<br>San Antonio, TX 78245** | | J | **credit card<br>Wareham District Court<br>Docket# 0960SP0214<br>#854490** | | | | **10,417.00** |
| Account No. **5424 1808 6089 8367**<br><br>**Citibank<br>PO Box 769004<br>San Antonio, TX 78245** | | J | **credit card** | | | | **1,353.00** |

Sheet no. **5** of **15** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): **13,372.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault** , Case No.
Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No. **5049 9480 5091 9226**<br>**Citibank/ Sears**<br>**PO Box 6241**<br>**Sioux Falls, SD 57117** | | **J** | **credit card**<br>**Falmouth District Court**<br>**DOcket# 1389SP79** | | | | **2,890.00** |
| Account No. **1306350058**<br>**Citizens Bank**<br>**1 Citizens Drive**<br>**Providence, RI 02903** | | **J** | **overdrawn bank account** | | | | **1,497.00** |
| Account No. **6879 4501 2903 0885324**<br>**Dell Financial Services**<br>**PO Box 81577**<br>**Austin, TX 78708** | | **J** | **credit card** | | | | **7,516.00** |
| Account No. **306-208565-8**<br>**Dial Adjustment Bureau**<br>**960 MacArthur Blvd.**<br>**Mahwah, NJ 07495** | | **J** | **credit** | | | | **41.00** |
| Account No. **6034 6217 0461 6598; ...5400**<br>**Dicks Sporting Goods/ GEMB**<br>**PO Box 965004**<br>**Orlando, FL 32896** | | **J** | **credit card; Court docket 1389SE-751** | | | | **931.00** |

Sheet no. **6** of **15** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **12,875.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**
Debtors

Case No. ______________________

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No. **7302 8261 4419 9583**<br><br>**Exxon Mobil/Citibank**<br>**PO Box 688940**<br>**Des Moines, IA 50368** | | **J** | **credit card** | | | | **1,059.00** |
| Account No. **28958; 81011393**<br><br>**Fall River/New Bedford Regional MRI, LP**<br>**PO Box 847916**<br>**Boston, MA 02284** | | **J** | **medical** | | | | **2,150.00** |
| Account No. **41548279; 65513**<br><br>**Falmouth Hospital**<br>**PO Box 849101**<br>**Boston, MA 02284** | | **J** | **medical** | | | | **194.00** |
| Account No. **604414200281**<br><br>**GE Capital Bank**<br>**c/o Portfolio Recovery Associates**<br>**120 Corp Blvd Ste 100**<br>**Norfolk, VA 23502** | | **J** | **credit card** | | | | **962.00** |
| Account No. **6044 1420 0281 5400**<br><br>**GEMB / Dicks Sporting Goods**<br>**PO Box 981439**<br>**El Paso, TX 79998** | | **J** | **credit card** | | | | **uncert/unliq** |

Sheet no. __7__ of __15__ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **4,365.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**
Debtors

Case No. ____________

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No. **5200 2516 105361; ...1311**<br>**HFC/ Asset Acceptance**<br>**c/o FMS, Inc.**<br>**PO Box 707600**<br>**Tulsa, OK 74170** | | **J** | **credit card** | | | | **24,211.00** |
| Account No. **4196**<br>**High 5 Hand Center**<br>**225 Water Street Suite C105**<br>**Plymouth, MA 02360** | | **J** | **medical** | | | | **uncert/unliq** |
| Account No. **5433 2800 0211 3789**<br>**HSBC**<br>**PO Box 15521**<br>**Wilmington, DE 19850** | | **J** | **credit card**<br>**Wareham District Court**<br>**Docket# 200860SC001552** | | | | **3,150.00** |
| Account No. **5407 9150 2190 4864**<br>**HSBC/ LVNV Funding**<br>**PO Box 15521**<br>**Wilmington, DE 19850** | | **J** | **credit card**<br>**Falmouth District Court**<br>**Docket# 1289SC1143** | | | | **698.00** |
| Account No. **4663 0900 0960 8838**<br>**HSBC/ Orchard Bank**<br>**PO Box 80084**<br>**Salinas, CA 93912** | | **J** | **credit card** | | | | **uncert/unliq** |

Sheet no. 8 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **28,059.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**
Debtors

Case No. ______________

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No.<br><br>**Jeffrey Farber, MD**<br>**345 Court St., Ste. 201**<br>**Plymouth, MA 02360** | | **J** | **medical** | | | | **322.00** |
| Account No. **57932923**<br><br>**Jordan Hospital**<br>**PO Box 11026**<br>**Boston, MA 02211** | | **J** | **medical-accts: #34286; 28307;27232;25555;21679;19349;17428;17347 Acct. #'s 52625837; 52289881; 52620861; 52878790; 52620895; 59563452** | | | | **1,990.00** |
| Account No. **F27676A1005**<br><br>**Kenneth M. Reed, MD.**<br>**500 Congress St., B1**<br>**Quincy, MA 02169** | | **J** | **medical** | | | | **65.00** |
| Account No. **41 201 299 940 1**<br><br>**Macy's**<br>**PO Box 8218**<br>**Mason, OH 45040** | | **J** | **credit card** | | | | **1,560.00** |
| Account No. **41 201 454 261 2**<br><br>**Macy's/ DSNB**<br>**PO Box 8053**<br>**Mason, OH 45040** | | **J** | **credit card** | | | | **1,394.00** |

Sheet no. **9** of **15** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **5,331.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Patrick J. Arsenault, Jacqueline S. Arsenault**, Debtors

Case No. ____________

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No. 004208572<br>**Massachusetts General Hospital**<br>**PO Box 9693**<br>**Boston, MA 02114** | | J | medical | | | | 1,158.00 |
| Account No. 1081011393; 847916; 411187<br>**Medi Credit Corp**<br>**3620170 DR SE Ste C**<br>**Columbia, MO 65201** | | J | medical services/ MRI for Jackie | | | | 1,179.00 |
| Account No. 25910; PAN 025910<br>**New England Urology**<br>**340 Main STreet**<br>**Worcester, MA 01608** | | J | medical | | | | 130.00 |
| Account No. PAN# 23083960<br>**Newton-Wellesley Hospital**<br>**PO Box 415669**<br>**Boston, MA 02241** | | J | medical services; acc#2889081; #1624084 | | | | 285.00 |
| Account No.<br>**Newton-Wellesley Orthopedic Associates**<br>**2000 Washington Street, #341**<br>**Newton, MA 02462** | | J | medical services | | X | | uncert/unliq |

Sheet no. 10 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): **2,752.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**
Debtors

Case No. ____________

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No. **W68085; W68086**<br>**Park Dermatology**<br>**851 Main St.**<br>**South Weymouth, MA 02190** | | **J** | **medical** | | | | **505.00** |
| Account No. **654893**<br>**Pathology Services**<br>**100 River Road, 3rd Floor**<br>**Norwood, MA 02062** | | **J** | **medical** | | | | **350.00** |
| Account No. **042242 00**<br>**Plymouth Dermatology**<br>**345 Court Streetm Suite 201**<br>**Plymouth, MA 02360** | | **J** | **medical** | | | | **322.00** |
| Account No. **4489 6183 2082 5610**<br>**PNC Bank/ National City**<br>**PO Box 41769**<br>**Philadelphia, PA 19101** | | **J** | **deficiency balance on M2 for foreclosed property located at 26 Deer Hill Lane, Carver, MA 02330.** | **X** | **X** | | **uncert/unliq** |
| Account No. **47511050000337201X**<br>**Progressive/ NCO Financial Systems**<br>**507 Prudential Road**<br>**Horsham, PA 19044** | | **J** | **goods & services** | | | | **450.00** |

Sheet no. **11** of **15** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **1,627.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Patrick J. Arsenault, Jacqueline S. Arsenault**, Debtors

Case No. ______

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No. **6310325842**<br>**Quest Diagnostics**<br>**PO Box 7306**<br>**Hollister, MO 65673** | | **J** | **medical** | | | | **uncert/unliq** |
| Account No. **RAP99335093; 543463**<br>**Radiology Associates of Plymouth**<br>**P O Box 9137**<br>**Brookline, MA 02446** | | **J** | **medical** | | | | **uncert/unliq** |
| Account No. **733114561 01**<br>**Rockland Federal Credit Union**<br>**241 Union Street**<br>**Rockland, MA 02370** | | **J** | **deficiency balance on repossessed 2004 Cadillac Escalade** | | **X** | | **uncert/unliq** |
| Account No.<br>**Sacred Heart School**<br>**Bishops Highway**<br>**Kingston, MA 02364** | | **J** | | | **X** | | **uncert/unliq** |
| Account No. **025912**<br>**Salisbury Associates Medical Practice**<br>**340 Main Street, Suite 670**<br>**Worcester, MA 01608** | | **J** | **medical** | | | | **uncert/unliq** |

Sheet no. 12 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): **0.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Patrick J. Arsenault, Jacqueline S. Arsenault**, Debtors

Case No. ______________

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No. **3000 0120 25527...**<br>**Santander USA**<br>**PO Box 25120**<br>**Lehigh Valley, PA 18002** | | **J** | **deficiency on repossessed car** | | | | **uncert/unliq** |
| Account No. **0004356208**<br>**Shields MRI Center of Framingham, LLC.**<br>**c/o First Financial Resources**<br>**209 West Central St., Ste. 107**<br>**Natick, MA 01760** | | **J** | **medical** | | | | **972.00** |
| Account No. **409475100**<br>**SKO Brenner American, Inc.**<br>**40 Daniel Street**<br>**Farmingdale, NY 11735** | | **J** | **collections** | | | | **uncert/unliq** |
| Account No. **841979A405**<br>**Sleep Health Center**<br>**300 Rosewood Drive, Ste. 104**<br>**Danvers, MA 01923** | | **J** | **medical** | | | | **3,080.00** |
| Account No.<br>**Southcoast Hospitals Group**<br>**PO Box 575**<br>**West Bridgewater, MA 02379** | | **J** | **medical** | | | | **58.00** |

Sheet no. **13** of **15** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **4,110.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**
Debtors

Case No. ____________

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No. **8657-05-1929**<br>**Sovereign Bank**<br>**PO Box 4020**<br>**Rocky Hill, CT 06067** | | **J** | **deficiency balance on repossessed 2004 Chevy Avalanche** | | **X** | | **uncert/unliq** |
| Account No. **arsenault**<br>**Susan Sprich, Ph.D**<br>**332 Washington St., Ste. 265**<br>**Wellesley Hills, MA 02481** | | **J** | **medical** | | | | **781.00** |
| Account No. **246407**<br>**Texas Medicine Resources**<br>**PO Box 8549**<br>**Fort Worth, TX 76124** | | **J** | **medical** | | | | **85.00** |
| Account No. **12HBCLJQJ**<br>**The Citation Insurance Co.**<br>**211 Main St.**<br>**Webster, MA 01570** | | **J** | **insurance for foreclosed property located at 26 Deer Hill Ln., Carver, MA.** | **X** | **X** | | **uncert/unliq** |
| Account No. **04326232602**<br>**Verizon New England Inc.**<br>**185 Franklin Street, 4th floor**<br>**Boston, MA 02110-1511** | | **J** | **goods & services** | | | | **136.00** |

Sheet no. **14** of **15** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **1,002.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**
Debtors

Case No. ____________

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No. **..5773; WarehamDC1060cv0167**<br>**WaMu / Norfolk Financial**<br>**PO Box 660433**<br>**Dallas, TX 75266** | | **J** | **credit card** | | | | **7,644.00** |
| Account No. **..2961; WarehamDoc.#1060cv0166**<br>**WaMu/ Norfolk Financial**<br>**PO Box 44118**<br>**Jacksonville, FL 32231** | | **J** | **credit card** | | | | **uncert/unliq** |
| Account No. **1142704336**<br>**XM Satellite Radio**<br>**PO Box 9001399**<br>**Louisville, KY 40290** | | **J** | **goods & services** | | | | **40.00** |
| Account No. | | | | | | | |
| Account No. | | | | | | | |

Sheet no. **15** of **15** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

| | |
|---|---|
| Subtotal (Total of this page) | **7,684.00** |
| Total (Report on Summary of Schedules) | **144,483.00** |

B6G (Official Form 6G) (12/07)

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**
Debtors

Case No. ______________________

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

| Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract | Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. |
| --- | --- |
| **Tom and Henry Donovan**<br>**Pocasset, MA 02559** | **annual rental lease** |

**0** continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

B6H (Official Form 6H) (12/07)

In re **Patrick J. Arsenault,**
**Jacqueline S. Arsenault**, Debtors

Case No. ____________

# SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
| --- | --- |

**0** continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Patrick J. Arsenault**
**Jacqueline S. Arsenault**
Debtor(s)

Case No. ____________

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital Status: | DEPENDENTS OF DEBTOR AND SPOUSE | |
|---|---|---|
| | RELATIONSHIP(S): | AGE(S): |
| **Married** | **daughter** | **16 yrs.** |
| | **son** | **19 yrs** |
| | **son** | **21 yrs** |

| Employment: | DEBTOR | SPOUSE |
|---|---|---|
| Occupation | **dental salesman** | **at home** |
| Name of Employer | **Benco Dental Supply** | |
| How long employed | **13 years** | |
| Address of Employer | **295 Centerpoint Blvd**<br>**Pittston, PA 18640** | |

| INCOME: (Estimate of average or projected monthly income at time case filed) | DEBTOR | SPOUSE |
|---|---|---|
| 1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly) | $ **11,854.24** | $ **0.00** |
| 2. Estimate monthly overtime | $ **0.00** | $ **0.00** |
| 3. SUBTOTAL | $ **11,854.24** | $ **0.00** |
| 4. LESS PAYROLL DEDUCTIONS | | |
| a. Payroll taxes and social security | $ **2,463.14** | $ **0.00** |
| b. Insurance | $ **484.04** | $ **0.00** |
| c. Union dues | $ **0.00** | $ **0.00** |
| d. Other (Specify) **See Detailed Income Attachment** | $ **1,251.81** | $ **0.00** |
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS | $ **4,198.99** | $ **0.00** |
| 6. TOTAL NET MONTHLY TAKE HOME PAY | $ **7,655.25** | $ **0.00** |
| 7. Regular income from operation of business or profession or farm (Attach detailed statement) | $ **0.00** | $ **0.00** |
| 8. Income from real property | $ **0.00** | $ **0.00** |
| 9. Interest and dividends | $ **0.00** | $ **0.00** |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above | $ **0.00** | $ **0.00** |
| 11. Social security or government assistance (Specify): | $ **0.00** | $ **0.00** |
| | $ **0.00** | $ **0.00** |
| 12. Pension or retirement income | $ **0.00** | $ **0.00** |
| 13. Other monthly income (Specify): | $ **0.00** | $ **0.00** |
| | $ **0.00** | $ **0.00** |
| 14. SUBTOTAL OF LINES 7 THROUGH 13 | $ **0.00** | $ **0.00** |
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) | $ **7,655.25** | $ **0.00** |
| 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15) | $ **7,655.25** | |

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
**none anticipated. Bonus incentive ended last month**

B6I (Official Form 6I) (12/07)

In re **Patrick J. Arsenault**
**Jacqueline S. Arsenault**
Debtor(s)

Case No.

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
## Detailed Income Attachment

**Other Payroll Deductions:**

| | | |
|---|---|---|
| 401K loan | $ 631.88 | $ 0.00 |
| 401-k contr. | $ 372.85 | $ 0.00 |
| medical spending | $ 225.68 | $ 0.00 |
| out of pocket bus. expenses for dental supplies | $ 21.40 | $ 0.00 |
| **Total Other Payroll Deductions** | $ 1,251.81 | $ 0.00 |

B6J (Official Form 6J) (12/07)

In re Patrick J. Arsenault
Jacqueline S. Arsenault
Debtor(s)

Case No. ____________

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | | |
|---|---|---|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | | $ 2,400.00 |
| a. Are real estate taxes included? | Yes ___ No X | |
| b. Is property insurance included? | Yes ___ No X | |
| 2. Utilities: a. Electricity and heating fuel | | $ 350.00 |
| b. Water and sewer | | $ 33.00 |
| c. Telephone | | $ 0.00 |
| d. Other | See Detailed Expense Attachment | $ 475.00 |
| 3. Home maintenance (repairs and upkeep) | | $ 45.00 |
| 4. Food | | $ 1,200.00 |
| 5. Clothing | | $ 150.00 |
| 6. Laundry and dry cleaning | | $ 35.00 |
| 7. Medical and dental expenses | | $ 701.00 |
| 8. Transportation (not including car payments) | | $ 572.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | | $ 50.00 |
| 10. Charitable contributions | | $ 123.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | |
| a. Homeowner's or renter's | | $ 90.00 |
| b. Life | | $ 110.00 |
| c. Health | | $ 0.00 |
| d. Auto | | $ 160.00 |
| e. Other | | $ 0.00 |
| 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) | | $ 0.00 |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) | | |
| a. Auto | | $ 688.00 |
| b. Other | student loans | $ 200.00 |
| c. Other | miscellaneous school expenses, including books, travel | $ 35.00 |
| 14. Alimony, maintenance, and support paid to others | | $ 0.00 |
| 15. Payments for support of additional dependents not living at your home | | $ 500.00 |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | | $ 0.00 |
| 17. Other | miscellaneous pet expenses, incl. food, vet bills | $ 25.00 |
| Other | miscellaneous expenses, incl. haircuts, toiletries | $ 45.00 |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | $ 7,987.00 |

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

**Medical expenses include extensive dental work ( crowns, root canals, orthondontics, several prescriptions for chronic medical conditions for both spouse and son.**

20. STATEMENT OF MONTHLY NET INCOME

| | | |
|---|---|---|
| a. | Average monthly income from Line 15 of Schedule I | $ 7,655.25 |
| b. | Average monthly expenses from Line 18 above | $ 7,987.00 |
| c. | Monthly net income (a. minus b.) | $ -331.75 |

B6J (Official Form 6J) (12/07)

In re Patrick J. Arsenault
Jacqueline S. Arsenault
Debtor(s)

Case No. ____________

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
### Detailed Expense Attachment

**Other Utility Expenditures:**

| | | |
|---|---|---|
| cell phones | $ | 295.00 |
| cable,tv,internet,phone | $ | 180.00 |
| **Total Other Utility Expenditures** | $ | 475.00 |

B6 Declaration (Official Form 6 - Declaration). (12/07)

# United States Bankruptcy Court
## District of Massachusetts

In re **Patrick J. Arsenault**
**Jacqueline S. Arsenault**
Debtor(s)

Case No.
Chapter **7**

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **32** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **August 27, 2013**

Signature **/s/ Patrick J. Arsenault**
**Patrick J. Arsenault**
Debtor

Date **August 27, 2013**

Signature **/s/ Jacqueline S. Arsenault**
**Jacqueline S. Arsenault**
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to $500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/13)

# United States Bankruptcy Court
## District of Massachusetts

In re **Patrick J. Arsenault**
**Jacqueline S. Arsenault**
Debtor(s)

Case No.
Chapter **7**

# STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

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**1. Income from employment or operation of business**

None ☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|---|---|
| **$92,714.14** | **2013 ytd gross income, paystub** |
| **$160,608.00** | **2012 adjusted gross income, 1040** |
| **$215,613.00** | **2011 adjusted gross income, 1040** |

---

**2. Income other than from employment or operation of business**

None ■

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|---|---|

**3. Payments to creditors**

None ■

***Complete a. or b., as appropriate, and c.***

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than $600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|---|---|---|---|

None ■

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than $6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS/ TRANSFERS | AMOUNT PAID OR VALUE OF TRANSFERS | AMOUNT STILL OWING |
|---|---|---|---|

None ■

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR | DATE OF PAYMENT | AMOUNT PAID | AMOUNT STILL OWING |
|---|---|---|---|

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None ☐

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|---|---|---|---|
| **HSBC vs. Patrick J. Arsenault Docket# 200860SC001552** | **small claims** | **Wareham District Court** | **judgment** |
| **Capital One vs. Patrick Arsenault Docket# 200860CV979** | **civil** | **Wareham District Court** | **judgment** |
| **Capital One vs. Patrick J. Arseanault Docket# 0860CV1085** | **civil** | **Wareham District Court** | **judgment** |
| **Norfolk Financial vs. Patrick J. Arsenault Docket#1060cv0167** | **civil** | **Wareham District Court** | **execution** |

* *Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

B7 (Official Form 7) (04/13)
3

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|---|---|---|---|
| **Citibank vs. Patrick Arsenault Docket# 0960SP0214** | **supplementary process** | **Wareham District Court** | **judgment** |
| **Capital One vs. Arsenault Docket# 0960SP545** | **supplemetary process** | **Wareham District Court** | **judgment** |
| **Capital One vs. Arsenault Docket# 0960SC768** | **small claim** | **Wareham District Court** | **judgment** |
| **LVNV Funding, LLC vs. Patrick Arsenault aka Patrick J. Arsenault Docket# 1289SC1143** | **small claim** | **Falmouth District Court** | **pending** |
| **Citibank, NA successor by merger to vs. Patrick J. Arsenault DOcket# 1389SP79** | **supplementary process** | **Falmouth District Court** | **pending** |
| **Citibank, NA vs. Patrick J. Aresenault DOcket# 189SP0079** | **supplementary process** | **Wareham DC** | **judgment** |

None ■ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED | DATE OF SEIZURE | DESCRIPTION AND VALUE OF PROPERTY |
|---|---|---|

**5. Repossessions, foreclosures and returns**

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR OR SELLER | DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN | DESCRIPTION AND VALUE OF PROPERTY |
|---|---|---|
| **Bank of America PO Box 982235 El Paso, TX 79998** | **September 2012** | **M1: foreclosed property located at 26 Deer Hill Ln., Carver, MA.** |
| **PNC Bank PO Box 5570 Cleveland, OH 44101** | **September 2012** | **M2: foreclosed property located at 26 Deer Hill Ln., Carver, MA.** |
| **Sovereign Bank PO Box 4020 Rocky Hill, CT 06067** | **7/23/07** | **repossessed 2004 Chevy Avalanche** |
| **Rockland Federal Credit Union 241 Union Street Rockland, MA 02370** | **2010** | **repossessed 2004 Cadillac Escalade** |

**6. Assignments and receiverships**

None ■ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF ASSIGNEE | DATE OF ASSIGNMENT | TERMS OF ASSIGNMENT OR SETTLEMENT |
|---|---|---|

None ■ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CUSTODIAN | NAME AND LOCATION OF COURT CASE TITLE & NUMBER | DATE OF ORDER | DESCRIPTION AND VALUE OF PROPERTY |
|---|---|---|---|

**7. Gifts**

None ■ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than $200 in value per individual family member and charitable contributions aggregating less than $100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON OR ORGANIZATION | RELATIONSHIP TO DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND VALUE OF GIFT |
|---|---|---|---|

**8. Losses**

None ■ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|---|---|---|

**9. Payments related to debt counseling or bankruptcy**

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---|---|---|
| **Law Offices of Richard J. Cohen, Esq.**<br>**PO Box 1085**<br>**Centerville, MA 02632** | **4/4/13** | **$2,500 attorneys fee**<br>**$306 filing fee** |

**10. Other transfers**

None ■ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED |
|---|---|---|

None ■ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

| NAME OF TRUST OR OTHER DEVICE | DATE(S) OF TRANSFER(S) | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY |
|---|---|---|

**11. Closed financial accounts**

None ■ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE OR CLOSING |
|---|---|---|

**12. Safe deposit boxes**

None ■ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY |
|---|---|---|---|

**13. Setoffs**

None ■ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|---|---|---|

**14. Property held for another person**

None ☐ List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|---|---|---|
| **Doris and Alexander Marsden<br>38 Hathaway Circle<br>Rochester, MA 02770** | **2009 Dodge Journey SXT -KBB value: $7,842- (bal. of loan: $14, 473 and 2007 Honda Accord KBB value: $6, 693 ( balance of loan $4359); Debtors pay the loans directly to Harbor One Bank ( lender)** | **with debtors** |

**15. Prior address of debtor**

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| ADDRESS | NAME USED | DATES OF OCCUPANCY |
|---|---|---|
| **26 Deer Hill Lane<br>Carver, MA 02330** | **Patrick J. Arsenault<br>Jacqueline S. Arsenault** | **7/1999 --- 11/2011** |

**16. Spouses and Former Spouses**

None ■ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ■ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|---|---|---|---|

None ■ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|---|---|---|---|

None ■ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR DISPOSITION |
|---|---|---|

**18 . Nature, location and name of business**

None ■ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

| NAME | LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN | ADDRESS | NATURE OF BUSINESS | BEGINNING AND ENDING DATES |
|---|---|---|---|---|

None ■ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

| NAME | ADDRESS |
|---|---|

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **August 27, 2013** Signature **/s/ Patrick J. Arsenault**
**Patrick J. Arsenault**
Debtor

Date **August 27, 2013** Signature **/s/ Jacqueline S. Arsenault**
**Jacqueline S. Arsenault**
Joint Debtor

*Penalty for making a false statement: Fine of up to $500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

B8 (Form 8) (12/08)

# United States Bankruptcy Court
## District of Massachusetts

In re **Patrick J. Arsenault**
**Jacqueline S. Arsenault**

Debtor(s)

Case No. 
Chapter **7**

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1

| Creditor's Name: | Describe Property Securing Debt: |
|---|---|
| **Disney Vacation Club** | **1 week time share in Orlando** |

Property will be (check one):
☐ Surrendered ■ Retained

If retaining the property, I intend to (check at least one):
☐ Redeem the property
☐ Reaffirm the debt
■ Other. Explain **Debtor continues to pay maintenance fees** (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):
■ Claimed as Exempt ☐ Not claimed as exempt

Property No. 2

| Creditor's Name: | Describe Property Securing Debt: |
|---|---|
| **Doris & Alec Marsden** | **2009 Dodge Journey SXT 110,000 miles (balance on loan: $14,473)** |

Property will be (check one):
☐ Surrendered ■ Retained

If retaining the property, I intend to (check at least one):
☐ Redeem the property
■ Reaffirm the debt
☐ Other. Explain ____________________ (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):
■ Claimed as Exempt ☐ Not claimed as exempt

| Property No. 3 | |
|---|---|
| **Creditor's Name:**<br>**Doris & Alec Marsden** | **Describe Property Securing Debt:**<br>**2007 Honda Accord 152,000 miles ( balance on loan: $4,359)** |

Property will be (check one):

☐ Surrendered ■ Retained

If retaining the property, I intend to (check at least one):

☐ Redeem the property

■ Reaffirm the debt

☐ Other. Explain ____________________ (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):

■ Claimed as Exempt ☐ Not claimed as exempt

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

| Property No. 1 | | |
|---|---|---|
| **Lessor's Name:**<br>**-NONE-** | **Describe Leased Property:** | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):<br>☐ YES ☐ NO |

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date **August 27, 2013** Signature **/s/ Patrick J. Arsenault**
**Patrick J. Arsenault**
Debtor

Date **August 27, 2013** Signature **/s/ Jacqueline S. Arsenault**
**Jacqueline S. Arsenault**
Joint Debtor

# UNITED STATES BANKRUPTCY COURT
# DISTRICT OF MASSACHUSETTS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation ($245 filing fee, $46 administrative fee, $15 trustee surcharge: Total Fee $306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income ($235 filing fee, $46 administrative fee: Total fee $281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization ($1,167 filing fee, $46 administrative fee: Total fee $1,213)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman ($200 filing fee, $46 administrative fee: Total fee $246)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

# United States Bankruptcy Court
## District of Massachusetts

In re **Patrick J. Arsenault**
**Jacqueline S. Arsenault**
Debtor(s)

Case No.
Chapter **7**

## CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

### Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Patrick J. Arsenault**
**Jacqueline S. Arsenault**
Printed Name(s) of Debtor(s)

Case No. (if known) ______________

X **/s/ Patrick J. Arsenault** **August 27, 2013**
Signature of Debtor Date

X **/s/ Jacqueline S. Arsenault** **August 27, 2013**
Signature of Joint Debtor (if any) Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

# United States Bankruptcy Court
## District of Massachusetts

In re **Patrick J. Arsenault**
**Jacqueline S. Arsenault**

Debtor(s)

Case No.

Chapter **7**

# VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **August 27, 2013**

**/s/ Patrick J. Arsenault**
**Patrick J. Arsenault**
Signature of Debtor

Date: **August 27, 2013**

**/s/ Jacqueline S. Arsenault**
**Jacqueline S. Arsenault**
Signature of Debtor

ACB Recovery
PO Box 177
Cincinnati, OH 45201

AMS Plus
91 Stiles Road, # 100
Salem, NH 03079

Aspire
PO Box 105555
Atlanta, GA 30348

Asset Acceptance, LLC
PO Box 1630
Warren, MI 48090

Asset Acceptance/Firstsource advantage
205 Bryant Woods South
Buffalo, NY 14228

Bank of America
PO Box 982238
El Paso, TX 79998

Bank of America
PO Box 982235
El Paso, TX 79998

Barclays/ USAIR
PO Box 8801
Wilmington, DE 19899

Bayside Emergency Medical
c/o Action Collection Agency
PO Box 902
Middleboro, MA 02346

Bayside Emergency Medical Associates
6 Lakeville Business Park
Lakeville, MA 02347

Braintree Rehabilation Hospital
250 Pond Street
Braintree, MA 02184

Braintree Rehabilation Hospital
c/o Stevens Business Service
PO Box 1233
Lowell, MA 01853

Brigham Womens Hospital
P O Box 3320
Boston, MA 02241

BWPO Anesthesia
PO Box 3681
Boston, MA 02241

Cape Cod Hospital
PO Box 849153
Boston, MA 02284

Capital Mgt. Services
726 Exchange St., STe 700
Buffalo, NY 14210

Capital One
PO Box 85015
Richmond, VA 23285

Capital One
PO Box 30285
Salt Lake City, UT 84130

Capital One
PO Box 30281
Salt Lake City, UT 84130

Capital One
PO Box 70884
Charlotte, NC 28272

Capital One
c/o Atlantic Credit & Finance, Inc.
c/o Law Offices John Frye, PC
PO Box 13665
Roanoke, VA 24036

Capital One
c/o Capital Mgt. Services
726 Exchange ST., Ste. 700
Buffalo, NY 14219

Capital One
c/o Client Services
3451 Harry Truman Blvd.
Saint Charles, MO 63301

Capital One
c/o Daniels Law Offices, PC
PO Box 699241
Quincy, MA 02269

Capital One Bank
c/o NCO Financial
PO Box 61247, Dept. 64
Virginia Beach, VA 23466

Capital One c/o Howard Lee Schiff, P.C.
340 Main Street suite 959
Worcester, MA 01608

Capital One c/o MRS Associates
3 Executive Campus, Ste. 400
Cherry Hill, NJ 08002

Capital One c/o NCO Financial Systems
507 Prudential Road
Horsham, PA 19044

Capital One c/o RAB, Inc.
PO Box 34111
Cordova, TN 38016

Capital One c/o Sentry Credit, Inc.
2809 Grand AVe.
Everett, WA 98201

Capital One/ Focus Receivables Mgmt
1130 Northchase Parkway, Ste. 150
Marietta, GA 30067

Capital One/ Solomon & Solomon
5 Columbia Circle
Albany, NY 12203

Capital One/ Worldwide Asset Purchasing
MS 550
PO Box 91121
Seattle, WA 98111

Capital One/ Worldwide Asset Purchasing
c/o Protocol
509 Mercer Ave.
Panama City, FL 32401

Capital One/Solomon & Solomon
5 Columbia Circle
Albany, NY 12203

Care Credit / GEMB
PO Box 960061
Orlando, FL 32896

Care Credit/ Resurgent Capital Services
PO Box 1410
Troy, MI 48099

Care Credit/GEMB
c/o Arrow Fin. Services
5996 W Touhy Ave.
Niles, IL 60714

Care Credit/GEMB
c/o Budzik & Dynia, LLC.
4849 N. Milwaukee Ave., STe. 801
Chicago, IL 60630

CareCredi/GE Money
c/o NES of Ohio
29125 Solon Road
Solon, OH 44139

CH Neurology Foundation
55 Pond AVe., Ste. 103
Brookline, MA 02445

Charleton/ St. Luke's Hospital
101 Page Street
New Bedford, MA 02740

Charleton/ St. Lukes
c/o Computer Credit, Inc.
PO Box 5238
Winston Salem, NC 27113

Charlton Hospital/ ST. Lukes
363 Highland Avenue
Fall River, MA 02720

Chase / Bank One, NA
PO Box 15298
Wilmington, DE 19850

Chase / FMS, Inc.
PO Box 707600
Tulsa, OK 74107

Chase Bank USA, NA
PO Box 15298
Wilmington, DE 19850

Chase/Kohls/NCO Financial Systems
507 Prudential Road
Horsham, PA 19044

Children's Hospital
PO Box 415286
Boston, MA 02241

CHMC Anesthesia Foundation
c/o Peter Roberts & Associates, Inc.
231 E. Main St.
Suite 201
Milford, MA 01757

CHMC Anesthesia Foundation
PO Box 843069
Boston, MA 02284

CHMC Otolaryngologic Foundation
PO Box 843069
Boston, MA 02284

Citi/ Midland Credit Management
8875 Aero Drive, Suite 200
San Diego, CA 92123

Citi/ Midland Funding
8875 Aero Drive, Suite 200
San Diego, CA 92123

Citibank
PO Box 769004
San Antonio, TX 78245

Citibank
c/o CBE Group, Inc.
131 Tower Park Dr., Ste. 100
Waterloo, IA 50701

Citibank /Lustig, Glaser & Wilson, PC
PO Box 549287
Waltham, MA 02454

Citibank c/o Associated Recovery Systems
PO Box 469046
Escondido, CA 92046

Citibank c/o Northland Group
PO Box 390905
Edina, MN 55439

Citibank c/o Northland Group
PO Box 390846
Edina, MN 55439

Citibank/ Lustig, Glaser & Wilson, PC
PO Box 549287
Waltham, MA 02454

Citibank/ Sears
PO Box 6241
Sioux Falls, SD 57117

Citibank/ Sears
c/o NCO Financial
507 Prudential Rd.
Horsham, PA 19044

Citizens Bank
1 Citizens Drive
Providence, RI 02903

Citizens Bank
c/o Academy Collection Service
10965 Decatur Rd.
Philadelphia, PA 19154

Citizens Bank c/o Associated Credit
PO Box 9100
Hopkinton, MA 01748

Citizens c/o Convergent Outsourcing
10750 Hammerly Blvd. #200
Houston, TX 77043

Dell c/o SRA Associates, inc.
401 Minnetonka Rd.
Somerdale, NJ 08083

Dell Financial Services
PO Box 81577
Austin, TX 78708

Dell Financial Services
c/o Valentine & Kebartas, Inc.
PO Box 325
Lawrence, MA 01842

Dial Adjustment Bureau
960 MacArthur Blvd.
Mahwah, NJ 07495

Dick's Sporting/ Portfolio Recovery
c/o Lustig, Glaser & Wilson, PC.
PO Box 549287
Waltham, MA 02454

Dicks Sporting Goods/ GEMB
PO Box 965004
Orlando, FL 32896

Dicks Sporting/ Portfolio Recovery
120 Corporate Blvd. #100
Norfolk, VA 23502

Disney Vacation Club
Member Services
1390 Celebration Blvd
Kissimmee, FL 34747

Doris & Alec Marsden
38 Hathaway Circle
Rochester, MA 02770

DSNB c/o LTD Financial Services
7322 Southwest Freeway, #1600
Houston, TX 77074

Exxon Mobil/Citibank
PO Box 688940
Des Moines, IA 50368

Exxon/Citibank c/o Northland Group
PO Box 390846
Edina, MN 55439

Fall River/New Bedford Regional MRI, LP
PO Box 847916
Boston, MA 02284

Fall River/New Bedford Regional MRI, LP
c/o Medicredit
PO Box 411187
Saint Louis, MO 63105

Falmouth Hospital
PO Box 849101
Boston, MA 02284

Falmouth Hospital
PO Box 55395
Boston, MA 02205

GE Capital Bank
c/o Portfolio Recovery Associates
120 Corp Blvd Ste 100
Norfolk, VA 23502

GEMB / Dicks Sporting Goods
PO Box 981439
El Paso, TX 79998

GEMB c/o Firstsource Advantage
205 Bryant Woods South
Buffalo, NY 14228

GEMB c/o LVNV Funding, LLC
PO Box 10497
Greenville, SC 29603

GEMB c/o NCO Financial Systems
507 Prudential Road
Horsham, PA 19044

GEMB c/o Northland Group, Inc.
PO Box 390846
Minneapolis, MN 55439

HFC
PO Box 9068
Brandon, FL 33509

HFC c/o Academy Collections
10965 Decatur Road
Philadelphia, PA 19154

HFC c/o Monarch Recovery
10965 Decatur Rd.
Philadelphia, PA 19154

HFC c/o Sentry Credit
2089 Grand Ave.
Everett, WA 98201

HFC/ Asset Acceptance
c/o FMS, Inc.
PO Box 707600
Tulsa, OK 74170

High 5 Hand Center
225 Water Street Suite C105□□
Plymouth, MA 02360

HSBC
PO Box 15521
Wilmington, DE 19850

HSBC
c/o ARM
PO Box 129
Thorofare, NJ 08086

HSBC Bank Nevada
c/o Law Offices of Howard Lee Schiff, PC
340 Main Street, Suite 959
Worcester, MA 01608

HSBC c/o Arrow Fin. Services
5996 W Touhy Ave.
Niles, IL 60714

HSBC c/o Lustig, Glaser & Wilson, PC
PO Box 549287
Waltham, MA 02454

HSBC c/o LVNV Funding, LLC
PO Box 10584
Greenville, SC 29603

HSBC c/o Redline Recovery
PO Box 1022
Fort Mill, SC 29716

HSBC/ LVNV Funding
PO Box 15521
Wilmington, DE 19850

HSBC/ Monarch Recovery
10965 Decatur Road
Philadelphia, PA 19154

HSBC/ NCO Financial Systems
507 Prudential Road
Horsham, PA 19044

HSBC/ Orchard Bank
PO Box 80084
Salinas, CA 93912

Jeffrey Farber, MD
345 Court St., Ste. 201
Plymouth, MA 02360

Jordan Hospital
PO Box 11026
Boston, MA 02211

Jordan Hospital
275 Sandwich Street
Plymouth, MA 02360

Jordan Hospital
c/o Computer Credit, Inc.
PO Box 5238
Winston Salem, NC 27113

Jordan Hospital
c/o Marcam Associates
396 High Street, Suite 2
Somersworth, NH 03878

Kenneth M. Reed, MD.
500 Congress St., B1
Quincy, MA 02169

Kohls/Capone
PO Box 3115
Milwaukee, WI 53201

Macy's
PO Box 8218
Mason, OH 45040

Macy's
PO Box 8053
Mason, OH 45040

Macy's
c/o Capital Management Services
6981/2 South Ogden Street
Buffalo, NY 14206

Macy's /Client Services, Inc.
3451 Harry S. Truman Blvd.
Saint Charles, MO 63301

Macy's c/o Client Services, Inc.
3451 Harry Truman Blvd
Saint Charles, MO 63301

Macy's c/o LTD Financial Services
7322 Southwest Freeway, #1600
Houston, TX 77074

Macy's/ DSNB
PO Box 8053
Mason, OH 45040

Macy's/ United Collection Bureau
5620 Southwyck Blvd #206
Toledo, OH 43614

Mass. General c/o Gragil Associates
29 Winter Street
Pembroke, MA 02359

Massachusetts Department of Revenue
Litigation Bureau - Bankruptcy Unit
PO Box 9564
Boston, MA 02114

Massachusetts General Hospital
PO Box 9693
Boston, MA 02114

Medi Credit Corp
3620170 DR SE Ste C
Columbia, MO 65201

New England Urology
340 Main STreet
Worcester, MA 01608

New England Urology
c/o Salisbury Associates
340 Main Street
Worcester, MA 01608

Newton Wellesley c/o BHR
141 Burke St.
Nashua, NH 03060

Newton Wellesley c/o HBCS
2424 Northgate Dr., Ste. 100
Salisbury, MD 21801

Newton Wellesley c/o IC System
444 Highway 96 East
PO Box 64437
Saint Paul, MN 55164

Newton-Wellesley Hospital
PO Box 415669
Boston, MA 02241

Newton-Wellesley Orthopedic Associates
2000 Washington Street, #341
Newton, MA 02462

Park Dermatology
851 Main St.
South Weymouth, MA 02190

Pathology Services
100 River Road, 3rd Floor
Norwood, MA 02062

Plymouth Dermatology
345 Court Streetm Suite 201
Plymouth, MA 02360

PNC Bank
c/o Ablitt Scofield, PC
304 Cambridge Rd.
Woburn, MA 01801

PNC Bank NA
Corporate Office & Headquarters
249 5th Avenue, Ste. 30
Pittsburgh, PA 15222

PNC Bank/ National City
PO Box 41769
Philadelphia, PA 19101

Progressive/ NCO Financial Systems
507 Prudential Road
Horsham, PA 19044

Quest c/o AMCA
4 Westchester Plaza, STe 110
Elmsford, NY 10523

Quest Diagnostics
PO Box 7306
Hollister, MO 65673

Radiology Associates of Plymouth
P O Box 9137
Brookline, MA 02446

Radiology Associates of Plymouth
c/o Peter Robert & Associates
231 E. Main St., Ste. 201
Milford, MA 01757

Radiology Associates of Plymouth
c/o AMS plus
91 STiles Rd.
Salem, NH 03079

Rockland Federal Credit Union
241 Union Street
Rockland, MA 02370

Sacred Heart School
Bishops Highway
Kingston, MA 02364

Salisbury Associates Medical Practice
340 Main Street, Suite 670
Worcester, MA 01608

Salisbury/Newton Wellesley Urology

Santander USA
PO Box 25120
Lehigh Valley, PA 18002

Shields MRI Center of Framingham, LLC.
c/o First Financial Resources
209 West Central St., Ste. 107
Natick, MA 01760

Shields MRI of Framingham
PO Box 847936
Boston, MA 02284

SKO Brenner American, Inc.
40 Daniel Street
Farmingdale, NY 11735

Sleep Health Center
300 Rosewood Drive, Ste. 104
Danvers, MA 01923

Southcoast c/o Stevens Business Svc.
92 Bolt St., Ste 1
PO Box 1233
Lowell, MA 01853

Southcoast Hospitals Group
PO Box 575
West Bridgewater, MA 02379

Southcoast Hospitals Group
c/o Gragil Associates, Inc.
29 Winter Street
Pembroke, MA 02359

Sovereign  Bank
PO Box 4020
Rocky Hill, CT 06067

Sovereign/ NCB Mgt. Services
PO Box 1099
Langhorne, PA 19047

Sovereign/ Western MA Credit Corp.
95 Park Office Park, $9518
Wilbraham, MA 01095

Susan Sprich, Ph.D
332 Washington St., Ste. 265
Wellesley Hills, MA 02481

Texas Medicine Resources
PO Box 8549
Fort Worth, TX 76124

Texas Medicine Resources
c/o United Revenue Corp.
204 Billings St., Ste. 120
Arlington, TX 76010

The Citation Insurance Co.
211 Main St.
Webster, MA 01570

U.S. Airways
c/o Harvest Strategy Group
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